



10 WAYS TO BOOST YOUR FINANCIAL HEALTH

from Kharkiv team

Money is a subject that never leaves our
thoughts



Our 10 steps to boost
your financial health will
help you



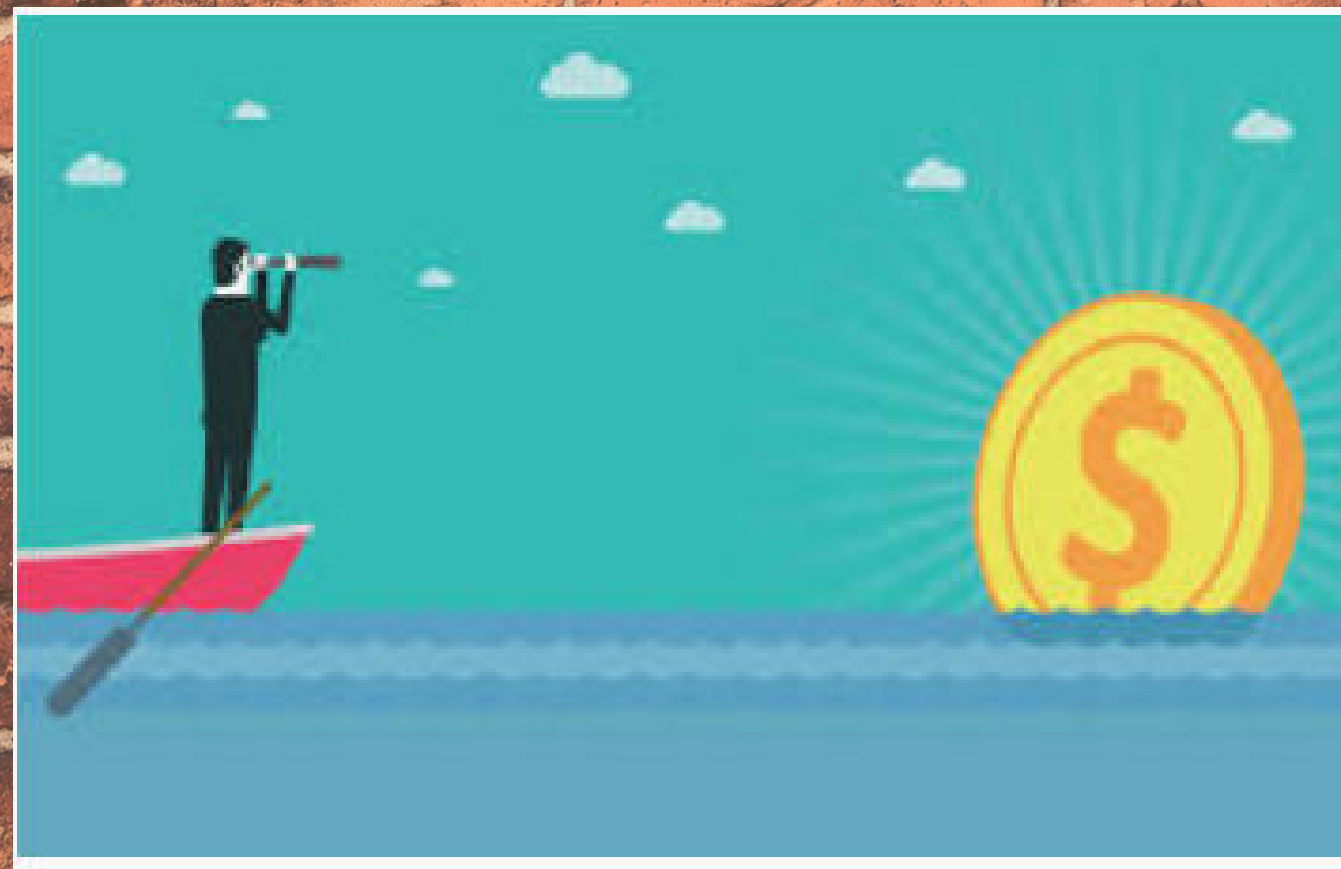
1. Budget

Having a budget is the key to managing your money



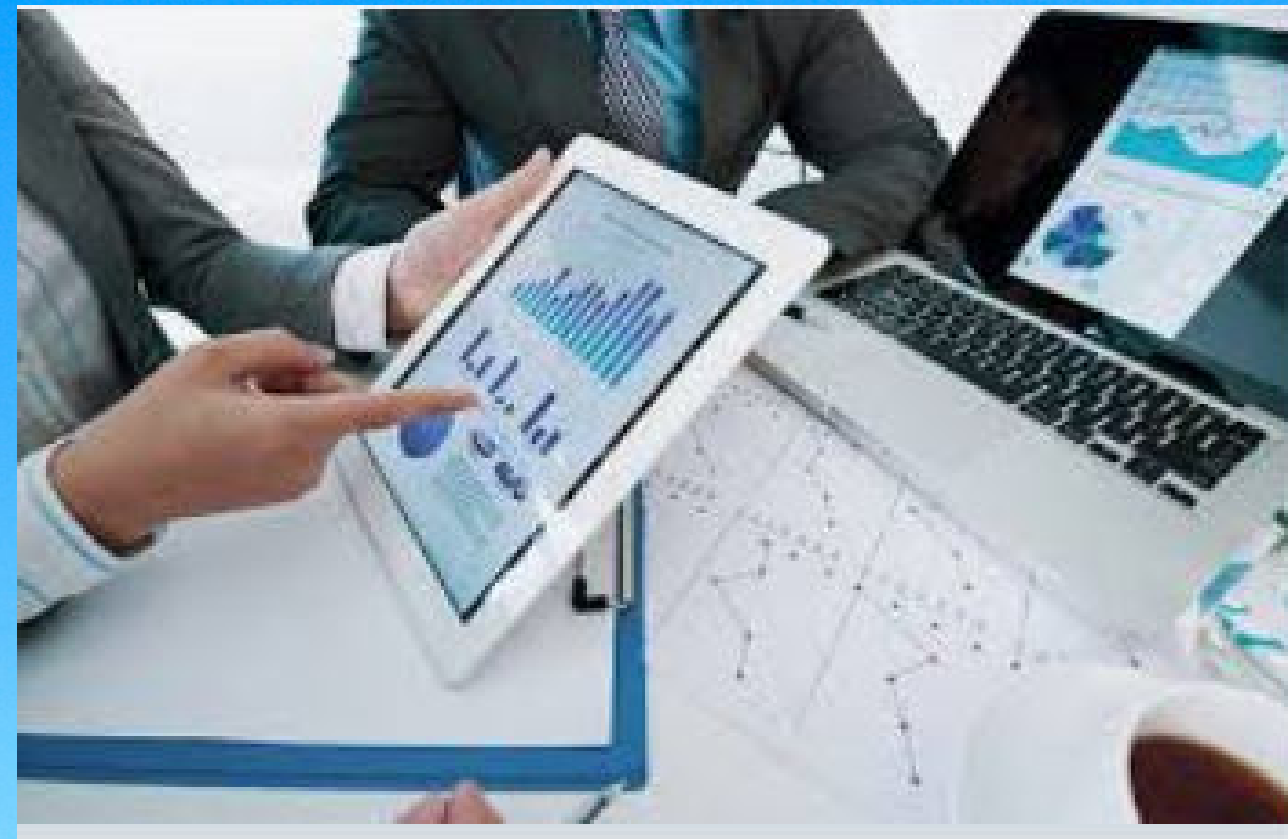
2. Plan for Future

As part of your budgeting, setting any amount aside for future planning is a great idea



3. Automate

Automating the bill-paying process takes the stress out of physically seeing the cash or check being handed over, making it almost invisible, leaving you to deal with what's left.



4. Pay Your Debts



Once each credit card debt is clear, cut up or cancel your cards until you have one left for emergencies - if you can trust yourself!

5. Need, not Want

Putting potential purchases into 'want' and 'need' categories quickly puts a different spin on how you see money and will soon see you spending less unnecessarily.



6. Have Some Fun Money!

Money is meant to be enjoyed, otherwise what's the point of working all week for it?



7. Benefit From Benefits

**you've paid taxes
so make sure you take
your chance to benefit
from them too.**



8. Invest

Any investment must be preceded by research, but picking the right ones can give you a very welcome return in time.



9. Change Your Financial Mindset



Changing your financial mindset is not easy

Don't discount modern movements such as minimalism, which teach you that owning and spending less often leads to a happier, less stressful life.

10. Act now, and keep consistent



**Don't wait to see if things
improve – without your
action, they won't.**